



# UNITED STATES PATENT AND TRADEMARK OFFICE

H1

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/918,091	07/30/2001	Kimberly Ann Pfiffner	P04763US0 CC CENTRAL	2045
22885 7590 06/11/2007 MCKEE, VOORHEES & SEASE, P.L.C. 801 GRAND AVENUE SUITE 3200 DES MOINES, IA 50309-2721			EXAMINER LIVERSEDGE, JENNIFER L	
			ART UNIT 3692	PAPER NUMBER
			MAIL DATE 06/11/2007	DELIVERY MODE PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

**Office Action Summary**

Application No.

09/918,091

Applicant(s)

PFIFFNER ET AL.

Examiner

Jennifer Liversedge

Art Unit

3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 03 April 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-17 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-17 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: \_\_\_\_\_

## **DETAILED ACTION**

### ***Response to Amendment***

This Office Action is responsive to Applicant's amendment and request for reconsideration of application 09/918,091 filed on April 3, 2007.

The amendment contains original claims: 2-12 and 16.

The amendment contains amended claims: 1, 13-15 and 17.

### ***Claim Rejections - 35 USC § 112***

The following is a quotation of the first paragraph of 35 U.S.C. 112:

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

Claims 1-6 and 13-16 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention. Claims 1 and 13 have been amended to include language that business units contain separate accounts associated with clients. This represents new matter unsupported by the specification as the specification does not disclose business units having separate accounts but rather that a business unit is a broad term meant to encompass units, divisions, departments, portions of businesses, etc.

Art Unit: 3692

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claim 17 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. It is unclear how a software article, as presented in the preamble, has a means in the medium for executing software and for creating a user interface and for allowing a user to navigate. Typically, when referring to executing, the executing is performed by a processor or CPU or other hardware.

***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claims 1-2 and 13 are rejected under 35 U.S.C. 102(b) as being anticipated by U.S. Patent No. 5,696,906 to Peters et al. (further referred to as Peters).

Regarding claim 1, Peters discloses a computer-implemented system for enterprise wide client interaction management across a plurality of business units, each of the business units containing separate accounts associated with clients (Figure 13; column 1, lines 5-14 and lines 45-50; column 1, line 65 – column 2, line 2; column 6, lines 18-31) comprising:

An enterprise wide database, the database containing shared client interaction information and client interaction information specific to at least one of the business units and associated with the separate accounts of the at least one of the business units (Figures 5 and 14; column 1, lines 5-14 and lines 45-50; column 1, line 65 – column 2, line 2; column 4, lines 43-55; column 5, line 66 – column 6, line 4; column 6, lines 18-44 and lines 50-62; column 18, lines 48-59);

A contact center application capable of accessing the database and causing client interaction information to be displayed (Figures 5 and 14; column 9, lines 18-28; column 13, lines 49-62; column 14, lines 22-36); and

A support application capable of accessing the database, creating a default configuration for each business unit, and creating information restrictions for each business unit (Figures 5 and 14; column 5, lines 34-40; column 11, lines 52-57; column 16, lines 52-53; column 18, lines 48-59; column 19, lines 37-43).

Regarding claim 13, Peters discloses a system for enterprise wide client interaction management across a plurality of business units, each of the business units maintaining separate client accounts (Figure 13; column 1, lines 5-14 and lines 45-50; column 1, line 65 – column 2, line 2; column 6, lines 18-31) comprising:

A computing device including a digital storage medium and a central processing unit (column 3, line 64 – column 4, line 58);

An enterprise wide database, the database containing shared client interaction information and client interaction information specific to at least one of the business

Art Unit: 3692

units and the separate client accounts of the at least one business units (Figures 5 and 14; column 4, lines 43-55; column 5, line 66 – column 6, line 4; column 6, lines 18-44 and lines 50-62; column 18, lines 48-59);

A contact center software application in the digital storage medium and executed by the computing device for accessing the database and causing client interaction information to be displayed (Figures 5 and 14; column 9, lines 18-28; column 13, lines 49-62; column 14, lines 22-36); and

A support software application in the digital storage medium and executed by the computing device for accessing the database, creating default configuration for each business unit, and creating information restrictions for each business unit (Figures 5 and 14; column 5, lines 34-40; column 11, lines 52-57; column 16, lines 52-53; column 18, lines 48-59; column 19, lines 37-43).

Regarding claim 2, Peters discloses the system for enterprise wide client interaction management wherein one or more of the business units is selected from the set comprising an insurance unit, a financial unit, a retirement planning unit, a distribution unit, a mortgage unit, a pension unit, and a banking unit (column 2, lines 29-32; column 30, lines 37-47).

### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

Art Unit: 3692

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148

USPQ 459 (1966), that are applied for establishing a background for determining

obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 3-6 and 15-16 are rejected under 35 U.S.C. 103(a) as being unpatentable over Peters as applied to claims 1 and 13 above, and further in view of U.S. Patent No. 6,574,635 B2 to Stauber et al. (further referred to as Stauber).

Peters does not disclose wherein applications are written in Java or PowerBuilder. However, Stauber discloses wherein applications are written in Java or PowerBuilder (column 7, lines 58-62; column 11, lines 22-25; column 16, lines 21-26). It would be obvious to one of ordinary skill in the art at the time of the invention to modify the scalable account management system as disclosed by Peters to adapt the use of Java and PowerBuilder as disclosed by Stauber. The motivation would be to use well known computer languages to program the functions of account management.

Claims 7 and 11 are rejected under 35 U.S.C. 103(a) as being unpatentable over Peters, and further in view of "At your self service" by Susana Schwartz (further referred to as Schwartz).

Regarding claim 7, Peters discloses a method of restriction based on customer interaction management between a customer and a customer representative (column 5, lines 34-40; column 11, lines 52-57) comprising:

Initializing a customer interaction (Figures 4 and 5; column 10, lines 23-25);

Retrieving information related to the customer (Figures 5 and 14; column 9, lines 18-28; column 13, lines 49-62; column 14, lines 22-36; and

Restricting the representative's ability to access a first customer information field (column 5, lines 34-40; column 11, lines 52-57).

Peters does not disclose where restriction is based on a second customer information field. However, Schwartz discloses where restriction is based on a second customer information field (page 3, line 52 – page 4, line 5 where the customer's address is the second customer field which determines whether or not a representative can access the users account and thus other data fields such as the name of the customer being a first customer field would be unavailable for access based on the address in the second field information). It would be obvious to one of ordinary skill in the art at the time of the invention to adapt the use of restricting fields based on a second customer information field as disclosed by Schwartz with the use of information sharing and restricting as disclosed by Peters. The motivation would be that the restrictions as disclosed by Peters are driven by a variable such that not all employees can access all customer information and basing this restriction on a data point in the



Art Unit: 3692

customer information ensures that a representative does not access an account for which he/she is not to access, for any number of reasons.

Additionally, Applicant discloses in the background where currently, representatives are restricted from access to certain customers based on location, as laws require licensing regulations for servicing and offering services across jurisdictions. Applicant cites the current mechanism where the representative either remembers their jurisdiction restrictions, or uses Post-it type notes as reminders. Peters discloses restricting information to account representatives (column 5, lines 34-40; column 11, lines 52-57) and uses a "reminder function" within the account in order that representatives have notes and reminders regarding aspects of the account electronically available (column 6, lines 50-62; column 10, lines 23-31; column 15, lines 21-29). Further, it would have been obvious to one of ordinary skill in the art at the time of the invention to have automated the method of using a computer system to determine who might service an account because it would have allowed for efficient determination as a user accessed a computer screen with account information, which was known, and the end result would have been the same compared to the manual method. *In re Venner*, 262 F.2d 91, 95, 1209 USPQ 193, 194 (CCPA 1958).

Regarding claim 11, Peters discloses the method wherein the step of initializing a customer interaction is selected from the set comprising receiving a phone call from a customer, calling a customer, receiving a facsimile from a customer, sending a facsimile to a customer, receiving an electronic message from a customer, sending an electronic

Art Unit: 3692

message to a customer and visiting personally with a customer (column 7, lines 23-30 and lines 58-64; column 8, lines 37-40; column 19, lines 31-34; column 29, lines 48-65).

Claims 8-10 and 12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Peters and Schwartz, and further in view of Pub. No. U.S. 2002/0156842A1 to Signes et al. (further referred to as Signes).

Regarding claim 8-10, Peters does not disclose the method wherein the second customer information field contains a state, marital status or language. However, Schwartz discloses wherein the second customer information field contains a region as discussed in the rejection of claim 7. Further, Signes discloses wherein customer information fields contain an address, marital status and language (page 2, paragraph 26). It would be obvious to one of ordinary skill in the art to adapt the use of the customer information fields as disclosed by Signes to modify the use of access and restriction to databases as disclosed by Peters and Schwartz where the second customer information field is used to restrict access to a first customer information field. The motivation would be to use the database to its fullest extent where a host of fields are used to restrict access, as computer programming can be written to include the language restricting on any data fields in the database.

Art Unit: 3692

Regarding claim 12, Peters discloses a method of restricting unauthorized transactions using a computer system (column 5, lines 34-40; column 11, lines 52-57) comprising:

Selectively enabling data fields (column 5, lines 34-40; column 11, lines 52-57).

Peters does not disclose receiving information concerning a customer's political subdivision, restricting transactions based on a particular political subdivision to customers within the political subdivision, receiving information concerning the broker/dealer's licensing for the customer's political subdivision and selectively enabling data fields based on the broker/dealer's licensing.

However, Schwartz discloses where restriction is based on a second customer information field (page 3, line 52 – page 4, line 5 where the customer's address is the second customer field which determines whether or not a representative can access the users account and thus other data fields such as the name of the customer being a first customer field would be unavailable for access based on the address in the second field information) and Signes discloses wherein customer information fields contain an indication of a listing of sports preferences, hobbies, marital status, and other customer information fields which would be useful in determining beneficial account handling (page 2, paragraph 26 where political affiliation could be obtained as equally as sports preferences and hobbies). It would be obvious to one of ordinary skill in the art at the time of the invention to adapt the use of restricting fields based on a second customer information field as disclosed by Schwartz with the use of information sharing and restricting as disclosed by Peters. The motivation would be that the restrictions as

Art Unit: 3692

disclosed by Peters are driven by a variable such that not all employees can access all customer information and basing this restriction on a data point in the customer information ensures that a representative does not access an account for which he/she is not to access, for any number of reasons. Further, it would be obvious to one of ordinary skill in the art to adapt the use of the customer information fields as disclosed by Signes to modify the use of access and restriction to databases as disclosed by Peters and Schwartz where the second customer information field is used to restrict access to a first customer information field. The motivation would be to use the database to its fullest extent where a host of fields are used to restrict access, as computer programming can be written to include the language restricting on any data fields in the database.

Additionally, Applicant discloses in the background where currently, representatives are restricted from access to certain customers based on location, as laws require licensing regulations for servicing and offering services across jurisdictions. Applicant cites the current mechanism where the representative either remembers their jurisdiction restrictions, or uses Post-it type notes as reminders. Peters discloses restricting information to account representatives (column 5, lines 34-40; column 11, lines 52-57) and uses a "reminder function" within the account in order that representatives have notes and reminders regarding aspects of the account electronically available (column 6, lines 50-62; column 10, lines 23-31; column 15, lines 21-29). Further, it would have been obvious to one of ordinary skill in the art at the time of the invention to have automated the method of using a computer system to determine

Art Unit: 3692

who might service an account because it would have allowed for efficient determination as a user accessed a computer screen with account information, which was known, and the end result would have been the same compared to the manual method. *In re Venner*, 262 F.2d 91, 95, 1209 USPQ 193, 194 (CCPA 1958).

Claim 14 is rejected under 35 U.S.C. 103(a) as being unpatentable over Peters as applied to claim 13 above, and further in view of "Brokers get data nuggets through 'pretext calling'" by Kim S. Nash (further referred to as Nash).

Peters does not disclose where the business units include one or more of the business units selected from the set comprising an insurance unit, a retirement planning unit, a pension planning unit, and a mortgage unit. However, Nash discloses where the business units include one or more of the business units selected from the set comprising an insurance unit, a retirement planning unit, a pension planning unit, and a mortgage unit (page 3, lines 24-27). It would be obvious to one of ordinary skill in the art to adapt the use of business units including one or more of an insurance unit, a retirement planning unit, a pension planning unit, and a mortgage unit as disclosed by Nash with the access and restriction to customer information fields in a database as disclosed by Peters. The motivation would be that any industry would benefit from the use of employing access and restriction mechanisms to databases containing customer information.

Claim 17 rejected under 35 U.S.C. 103(a) as being unpatentable over Stauber, and further in view of "Lotus bets on domino effect with notes" in Computer Reseller News (further referred to as Lotus).

Regarding claim 17, Peters discloses a software article for use in interacting between a contact center and a customer (Figure 1), the software article comprising:

A computer readable signal bearing medium (column 5, lines 19-23);

Means in the medium for executing software for interacting between the contact center personnel and the client (Figure 1; column 5, lines 19-23);

Means in the medium for creating a user interface for the software, the user interface having objects (Figures 2-3; column 4, lines 40-58); and

Means in the medium for creating a user interface for the software for enabling and disabling information (column 6, line 55 – column 7, line 3; column 11, lines 33-36); and

Stauber does not disclose a tree structure for displaying account information in hierarchical form and enabling and disabling information topics within the hierarchical form with means for allowing a user to navigate the tree structure in the user interface to display information related to an enabled topic. However, Lotus discloses a tree structure for displaying account information in hierarchical form and enabling and disabling information topics within the hierarchical form with means for allowing a user to navigate the tree structure in the user interface to display information related to an enabled topic (page 4, lines 14-24). It would be obvious to one of ordinary skill in the art

to adapt the use of a hierarchical form with levels of enabling and disabling information topics as disclosed by Lotus by modifying the use of databases with levels of visibility of information therein as disclosed by Stauber. The motivation would be to enable individuals access to hierarchical information as needed, and to prevent access when such access is unnecessary in order to achieve a higher level of database access security.

### ***Response to Arguments***

Applicant's arguments regarding claims 1-6, 13 and 15-16 have been fully considered but they are not persuasive.

Regarding claims 1 and 13, Applicant argues that Peters does not disclose enterprise wide client interaction across separate business units, but rather is directed towards departments. However, Examiner points to columns 1-2 as detailed in the above rejection in which Peters discloses an integrated system on a system-wide basis for all databases for the entire system, for all telecommunications service companies in multiple offices and regions. Multiple companies across regions represents not merely departments, but separate business units. Further, using the Applicants definition of a business unit as found on page 9 of the specification, even if Peters did disclose departments alone, this would fall within the description and definition of a business unit as disclosed by the present specification.

Further, the addition of language referring to the business units maintaining separate accounts associated with clients falls under a 35 USC 112 rejection as this

Art Unit: 3692

material is new matter, unsupported by the specification. However, assuming this were not new matter, the rejection as set forth above provides support in Peters for business units maintaining separate accounts, wherein Peters discloses multiple telecommunications companies wherein information is both shared and maintained separately depending on the information as shown in columns 1-2 and 6.

Regarding claims 3-6 and 15-16, Applicant states that Stauber does not remedy the deficiencies in Peters but states no specific objections. Examiner relies on the motivation to combine as stated in the rejections above for reasons as to why the combination of Peters and Stauber is proper and how the combination discloses the claims in the present application.

Applicant's arguments with respect to claims 7-12, 14 and 17 have been considered but are moot in view of the new ground(s) of rejection.

### ***Conclusion***

Any inquiry concerning this communication should be directed to Jennifer Liversedge whose telephone number is 571-272-3167. The examiner can normally be reached on Monday – Friday, 8:30 – 5 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andrew Fischer can be reached at 571-272-6779. The fax number for the organization where the application or proceeding is assigned is 571-273-8300.



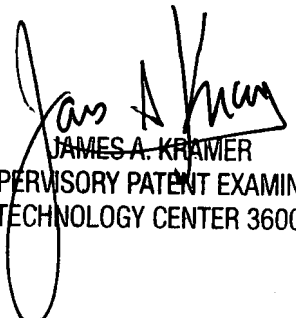
Art Unit: 3692

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Jennifer Liversedge

Examiner

Art Unit 3692

 6/4/07  
JAMES A. KRAMER  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600